

Fill in this information to identify your case:

Debtor 1	<b>Robert E. Davis</b>	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Mary B. Davis</b>	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		<u>EASTERN DISTRICT OF VIRGINIA</u>		
Case number (if known)	<u>18-33263</u>			

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		Your assets
		Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ <u>191,500.00</u>
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ <u>33,685.00</u>
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ <u>225,185.00</u>

#### Part 2: Summarize Your Liabilities

		Your liabilities
		Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <u>184,519.80</u>
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <u>1,200.00</u>
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ <u>15,527.00</u>
		<b>Your total liabilities</b> \$ <u>201,246.80</u>

#### Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	
	Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ <u>4,200.26</u>
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	
	Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ <u>3,670.00</u>

#### Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?
 

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?
 

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Robert E. Davis**Debtor 2 **Mary B. Davis**

the court with your other schedules.

Case number (if known) **18-33263**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$	<b>6,438.13</b>
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9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>1,200.00</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>0.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>
<b>9g. Total.</b> Add lines 9a through 9f.	\$ <b>1,200.00</b>

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United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF VIRGINIA</u>
Case number (if known)	<u>18-33263</u>

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:  
 MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

**Debtor 1**

**Debtor 2 or non-filing spouse**

Employed

Employed

Not employed

Not employed

**Occupation**

Call Center Floor Supervisor

Self-Employed

**Employer's name**

Capital One Services, LLC

**Employer's address**

1680 Capital One Drive  
Mc Lean, VA 22102-3407

**How long employed there?**

5 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>4,702.86</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <u>4,702.86</u>	\$ <u>0.00</u>

Debtor 1 **Robert E. Davis**  
 Debtor 2 **Mary B. Davis**

Case number (if known)

**18-33263**

Copy line 4 here .....	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
4.	<b>\$ 4,702.86</b>	<b>\$ 0.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>504.29</b>	\$ <b>0.00</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>584.76</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: <b>FSA</b>	5h.+ \$ <b>55.55</b>	+ \$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.		
6.	<b>\$ 1,144.60</b>	<b>\$ 0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.		
7.	<b>\$ 3,558.26</b>	<b>\$ 0.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>342.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify: <b>Bonus amortized (net)</b>	8h.+ \$ <b>300.00</b>	+ \$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.		
9.	<b>\$ 300.00</b>	<b>\$ 342.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		
10.	<b>\$ 3,858.26</b>	<b>+ \$ 342.00 = \$ 4,200.26</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
11.	+\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		
12.	<b>\$ 4,200.26</b>	
Combined monthly income		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <b>Most of Husband's Overtime that was present prior to filing date is no longer available and is reflected herein.</b>		

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Debtor 2	<b>Mary B. Davis</b>
(Spouse, if filing)	
United States Bankruptcy Court for the:	<b>EASTERN DISTRICT OF VIRGINIA</b>
Case number	<b>18-33263</b>
(If known)	

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

Daughter

4 years

- No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know  
the value of such assistance and have included it on Schedule I: Your Income  
(Official Form 106I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **950.00**

#### Your expenses

##### If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

4a. \$ **0.00**  
4b. \$ **0.00**  
4c. \$ **100.00**  
4d. \$ **0.00**  
5. \$ **0.00**

##### 5. Additional mortgage payments for your residence, such as home equity loans

Debtor 1 **Robert E. Davis**  
 Debtor 2 **Mary B. Davis**

Case number (if known) **18-33263**

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <u>300.00</u>
	6b. Water, sewer, garbage collection	6b. \$ <u>115.00</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>430.00</u>
	6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>800.00</u>	
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>50.00</u>	
10. <b>Personal care products and services</b>	10. \$ <u>100.00</u>	
11. <b>Medical and dental expenses</b>	11. \$ <u>90.00</u>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>250.00</u>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>150.00</u>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>10.00</u>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <u>0.00</u>	
15b. Health insurance	15b. \$ <u>0.00</u>	
15c. Vehicle insurance	15c. \$ <u>150.00</u>	
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Personal Property Taxes (amortized)</b>	16. \$ <u>25.00</u>	
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>	
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>	
17c. Other. Specify: _____	17c. \$ <u>0.00</u>	
17d. Other. Specify: _____	17d. \$ <u>0.00</u>	
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <u>0.00</u>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ <u>0.00</u>	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ <u>0.00</u>	
20b. Real estate taxes	20b. \$ <u>0.00</u>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>	
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>	
21. <b>Other:</b> Specify: <b>misc. expenses</b>	21. +\$ <u>150.00</u>	
22. <b>Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$ <u>3,670.00</u>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>3,670.00</u>	
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <u>4,200.26</u>	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>3,670.00</u>	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>530.26</u>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:

Debtor 1	<b>Robert E. Davis</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Mary B. Davis</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA		
Case number (if known)	<b>18-33263</b>		

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Robert E. Davis

Robert E. Davis  
Signature of Debtor 1

Date September 19, 2018

X /s/ Mary B. Davis

Mary B. Davis  
Signature of Debtor 2

Date September 19, 2018

Bank Of America  
Attn: Bankruptcy  
Po Box 982238  
El Paso, TX 79998

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Capital One Bank  
PO Box 25131  
Richmond, VA 23276-0001

CBC Collections  
Po Box 5067  
Kingsport, TN 37663

Chase Mortgage  
Attn: Case Research & Bankruptcy  
Po Box 24696  
Columbus, OH 43224

Chesterfield GDC  
PO Box 144  
Chesterfield, VA 23832

CJW Med Ctr  
PO Box 740760  
Cincinnati, OH 45274-0760

Comenity Bank  
P.O box 182124  
Columbus, OH 43218

Credit One Bank  
Attn: Bankruptcy  
Po Box 98873  
Las Vegas, NV 89193

DMV  
2300 W. Broad Street  
Richmond, VA 23220

Dominion Energy  
PO Box 26543  
Richmond, VA 23290

EZ Pass - VDOT  
PO Box 1234  
Clifton Forge, VA 24422

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 57104

Grant & Weber  
Attn: Bankruptcy  
26610 Agoura Road, Suite 209  
Calabasas, CA 91302

Kohls/Capital One  
Kohls Credit  
Po Box 3120  
Milwaukee, WI 53201

Medicredit Inc.  
Po Box 1629  
Maryland Heights, MO 63043

Midland Funding  
2365 Northside Dr Ste 300  
San Diego, CA 92108

Orlans PC  
P.O. Box 2548  
Leesburg, VA 20177

Peter Heindel  
Nancy Loftus  
6802 Paragon Place Ste 410  
Richmond, VA 23230

Portfolio Recovery  
Po Box 41021  
Norfolk, VA 23541

Richmond General District CT  
400 N. Ninth Street RM 209  
Traffic Div  
Richmond, VA 23219

Richmond Metropolitan Transpor  
9701 Metropolitan Court  
Ste B  
Richmond, VA 23236

Seterus  
PO Box 4121  
Beaverton, OR 97076

Verizon  
Verizon Wireless Bk Admin  
500 Technology Dr Ste 550  
Weldon Springs, MO 63304

Wells Fargo Dealer Services  
Attn: Bankruptcy Department  
P.O. Box 19657  
Irvine, CA 92623

United States Bankruptcy Court  
Eastern District of Virginia

In re **Robert E. Davis**  
**Mary B. Davis**

Case No. **18-33263**  
Chapter **13**

Debtor(s)

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- Involuntary/Voluntary Petition [*Specify reason for amendment: \_\_\_\_\_*]  
*Check if applicable:*  Soc. Sec. No. amended. [**If applicable:** An original, signed Official Form 121 was mailed/hand-delivered to the Clerk's office on \_\_\_\_\_.\*]  
 Summary of Your Assets and Liabilities (and Certain Statistical Information - Individuals Only)  
 Declaration (Individuals - Form 106Dec) (Non-Individuals - Form 202)  
 Schedule A/B – Property  
 Schedule C – The Property You Claim as Exempt  
 Schedule D – Creditors Who Hold Claims Secured by Property (See LBR 1009-1)  
 Schedule E/F – Creditors Who Have Unsecured Claims (See LBR 1009-1)  
 Schedule E/F Creditors Who Have Unsecured Claims (See LBR 1009-1)  
**(*\$31.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.*)** **Check applicable statement(s):**  
 Creditor(s) added       Creditor(s) deleted  
 Change in amounts owed or classification of debt  
 No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]  
 Post-petition creditors added (Schedule of Unpaid Debts)  
**REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**  
 Schedule G – Executory Contracts and Unexpired Leases  
 Schedule H – Codebtors  
 Schedule I – Your Income  
 Schedule J – Your Expenses

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

\*Amendment of debtor(s) Social Security Number requires that this cover sheet together with a completed Official Form 121 – Statement About Your Social Security Numbers be electronically filed or submitted to the Clerk's Office for "restricted" entry of the amended Social Security Number into the case record.]

- Statement of Financial Affairs  
 Statement of Intention for Individuals Filing Under Chapter 7  
 Chapter 11 List of Equity Security Holders  
 Chapter 11: The List of Creditors Who Have the 20 Largest Unsecured Claims Against You Who Are Not Insiders  
 Attorney's Disclosure of Compensation  
 Other: \_\_\_\_\_

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: \_\_\_\_\_.

Date: September 19, 2018

/s/ Seth J. Marks, Esq.

**Seth J. Marks, Esq. 75153**

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.: **75153 VA**

Mailing Address: **Pagano & Marks, P.C.**

**4510 S. Laburnum Ave  
Richmond, VA 23231**

Telephone No.: **(804) 447-1002**